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FAX TRANSMITTAL COVER SHEET

Date: October 10, 2006 No. of pages: 11 (including this page)

To: Examiner Cassandra Hope Davis

Art Unit 3611

Your Ref.: 10/804,796

Fax No.: (571) 273-8300

From: JoAnn M. Seaton

Our Ref.: T634.105.101

Phone No.: (612) 573-0668

Please notify us at 612-573-2000 if all pages are not received.

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OCT 10 2006

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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

10/10/2006 13:05 FAX 612 573 2005

Amy Lauer et al.

Examiner: Cassandra Hope Davis

Serial No.:

10/804,796

Group Art Unit: 3611

Filed:

March 18, 2004

Docket: T634.105.101

Title:

PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

Mail Stop AF Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

We are transmitting herewith the attached:

Transmittal Sheet containing Certificate of Mailing (1 pg.)

Amendment (9 pgs.)

If an additional fee is required due to changes to the claims, the fee has been calculated as follows:

		CLAIMS A	S AMENDED			, .
	(1) Claims Remaining After Amendment		(2) Highest Number Previously Paid For	(3) Present Extra	Rate	Fçe
TOTAL CLAIMS	28	- ,	30	0	x 50 =	\$0
INDEPENDENT CLAIMS	6	-	6	0	x 200 =	50
I I MULTIPLE DEPENDENT CLAIMS PRESENTED						\$0
TOTAL						SO

Customer No. 025281

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Respectfully submitted,

Ann M. Seaton Reg. No. 55,605

CERTIFICATE UNDER 37 C.F.R. 1,8: The undersigned hereby certifies that this paper or papers, as described herein, are being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (571) 273-8300 on this 10th day of

October, 2006.

Ann M. Seaton

OCT 10 2006

EXPEDITED PROCEDURE

Examining Group Number 3611

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Lauer et al.

Examiner: Cassandra Hope Davis

Serial No.: 10/804,796

Group Art Unit: 3611

Filed: March 18, 2004

Docket: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

AMENDMENT UNDER 37 C.F.R. § 1.116

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the August 11, 2006 Final Office Action, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.